

Ref.: LICHFL/CS/

November 15, 2021

The Manager, Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, 5 th Floor, Plot No. C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051 Scrip ID: LICHSGFIN EQ Email: cm1ist@nse.co.in	The General Manager, Department of Corporate Services-Listing Dept., BSE Limited, 25 th Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001. Scrip Code : 500253 Email: corp.relations@bseindia.com
---	--

Dear Sir/Madam,

Re: Disclosure under Regulation 30 of the SEBI (LODR), 2015

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015, we wish to inform you that the Corporation participated in the virtual investor meeting as given below

Date	Meeting/Conference	Organised by	Venue
15 November 2021	24 th ANNUAL CITIC CLSA INDIA FORUM 2021	CLSA	Virtual

A copy of the presentation is enclosed and the same is available on the Company's website

This is for your information and records.

Thank you.

Yours faithfully,

For LIC Housing Finance Limited



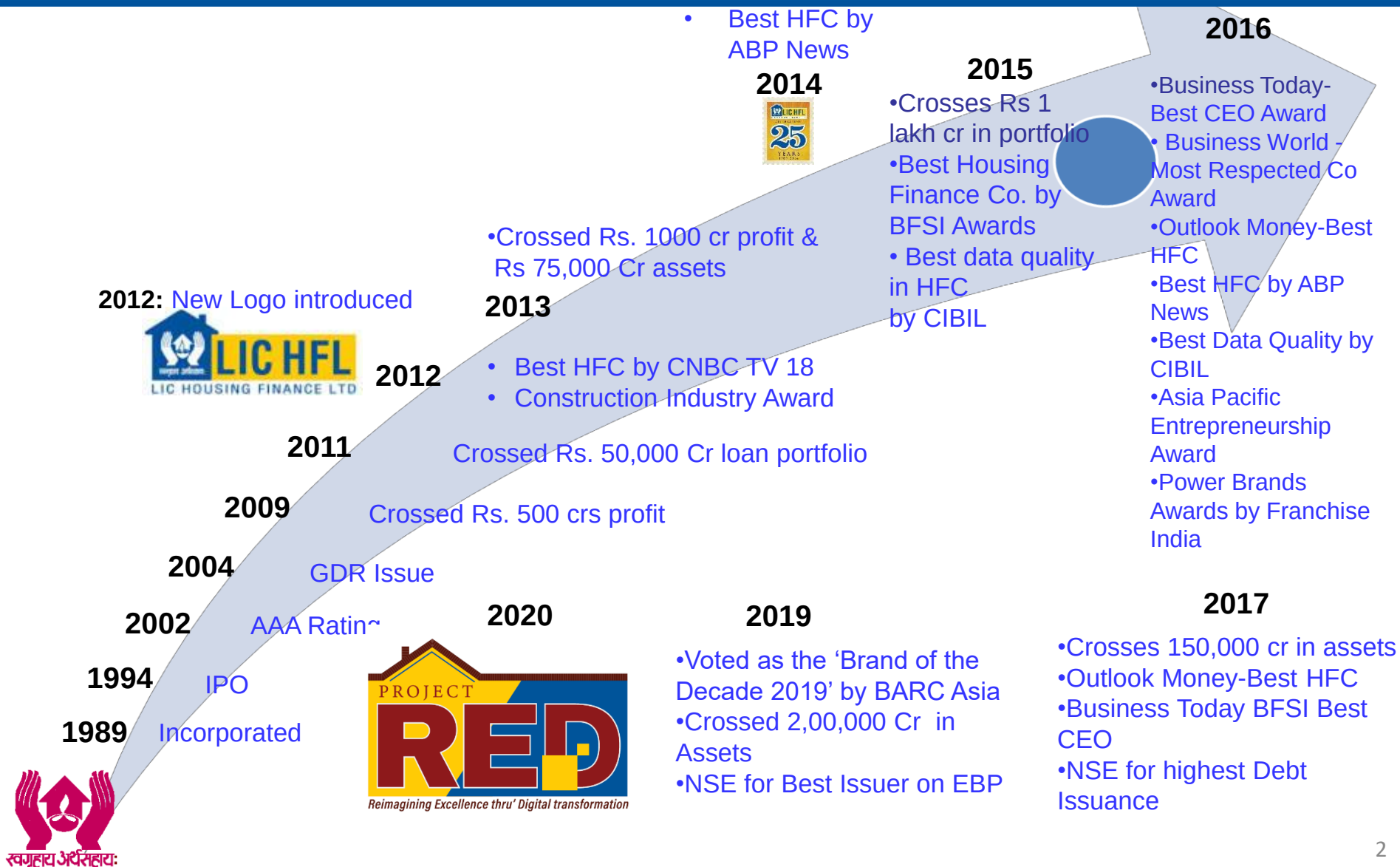
 General Manager (Taxation) &
 Company Secretary

CIN No. : L65922MH1989PLC052257

Corporate Office : LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai 400 005
 Tel : + 91 22 2217 8600 Fax: +91 22 2217 8777 Email : lichousing@lichousing.com
Registered Office: LIC Housing Finance Ltd. Bombay Life Bldg., 2nd flr., 45/47, Veer Nariman Rd, Fort, Mumbai - 400 001.
 Tel: +91 22 2204 9682 /9799 /0006 Fax: +91 22 2204 9682. E-mail: lichousing@lichousing.com

Q2 FY22 Investor Update

LICHFL: A Journey of 32 Years...



Executive Summary – Q2/FY22

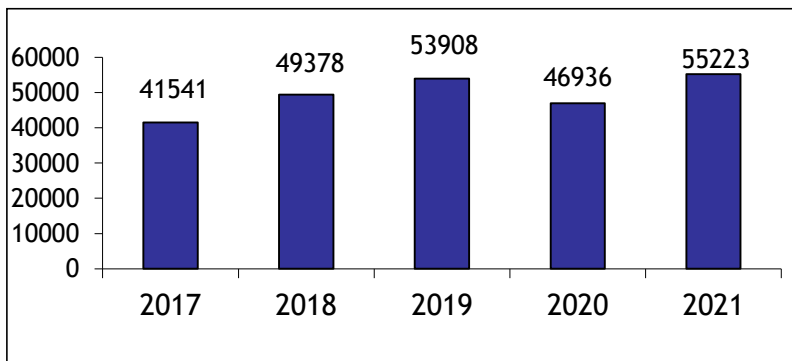
- Q2 FY22 PAT at Rs 247.86 cr as against Rs. 790.90 cr
- Q2 FY22 Total Revenue from operations Rs. 4708 cr as against Rs. 4969 cr
- Outstanding Loan portfolio up by 11 % to Rs. 237660 cr
 - Individual Home Loan Portfolio up by 15 % to Rs. 188348 Cr
- Q2 FY22 Disbursements Rs.16110 cr against Rs. 12443 cr , growth of 29 %.
 - Individual Home Loan Disbursements Rs.14330 cr against Rs. 10373 cr, growth of 38 %
- Net Interest Income Rs.1173 cr as against Rs.1238 cr as on 30.09.2021
- Net Interest Margins 2.00 % for Q2 FY22 as against 2.34 % for Q2 FY21
- Stage 3 EAD at 5.14 % as against 5.93 % as on 30.06.2021
- During the quarter, the Company raised Preferential Capital from promoter LIC of India to the tune of Rs. 2335 cr

Impact of Covid 19

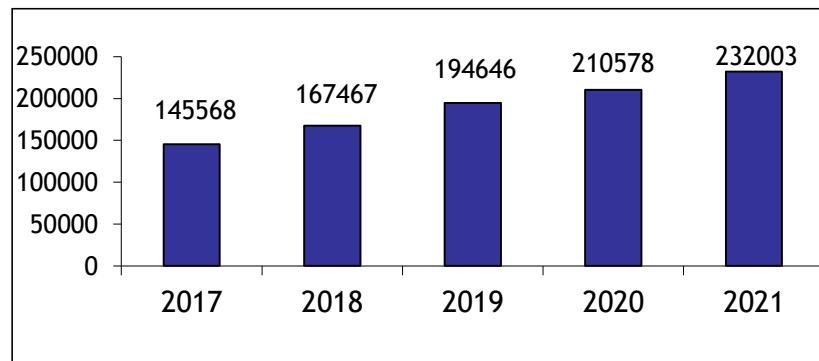
- The quarter witnessed gradual relaxation of restrictions on various activities in the economy.
- Collection efficiency for September 2021 stood at 99%.
 - Total ECL provision stood at Rs. 5354.90 Cr as on 30.09.2021.
 - Covid-19 related provision stood at Rs 314.44 Cr as on 30.09.2021.
 - Disbursement of Q2 FY22 is 132% of pre-covid level of Q2 FY20.

Update – last 5 years

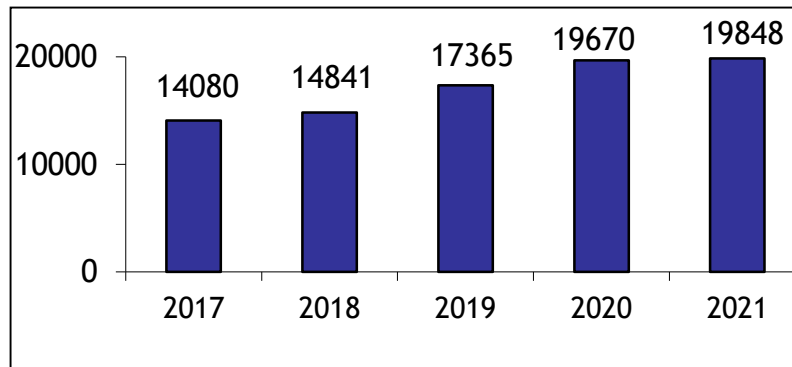
Disbursement (Rs. Cr) CAGR 7%



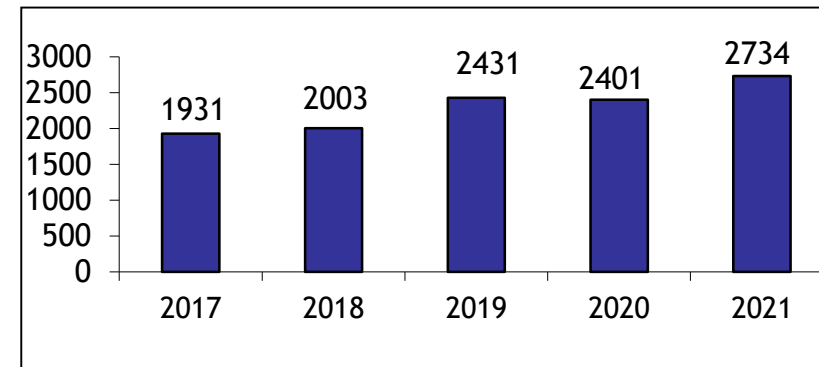
Loan Portfolio (Rs.cr) CAGR 14%



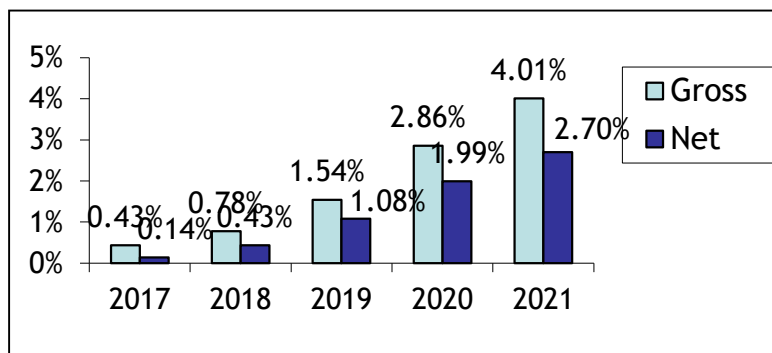
Income (Rs. cr) CAGR 9%



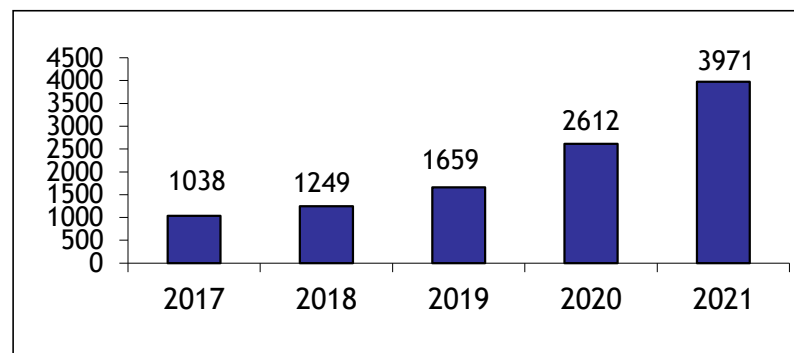
Profit After Tax (Rs. cr) CAGR 9%



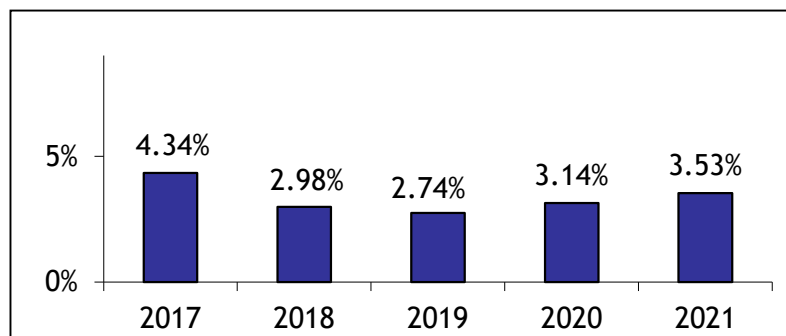
Gross & Net NPAs



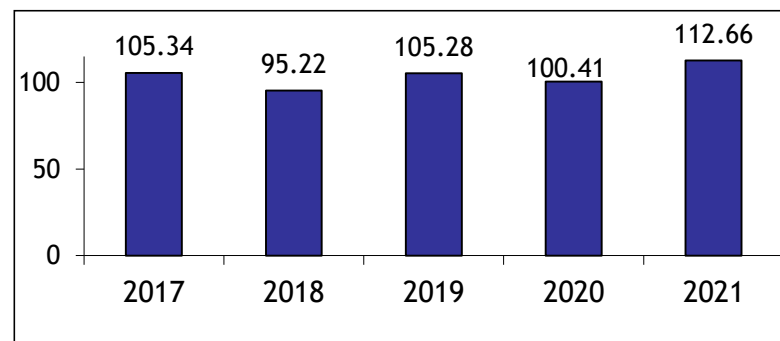
Total Provisions* (Rs cr)



Operating Expense to Total Income



Profit per employee (Rs. lacs)

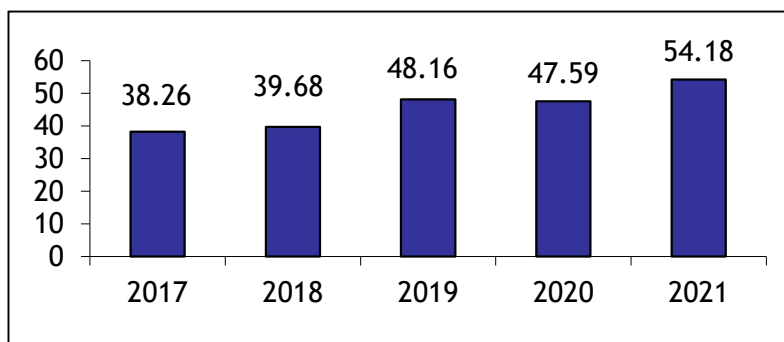


As per IGAAP

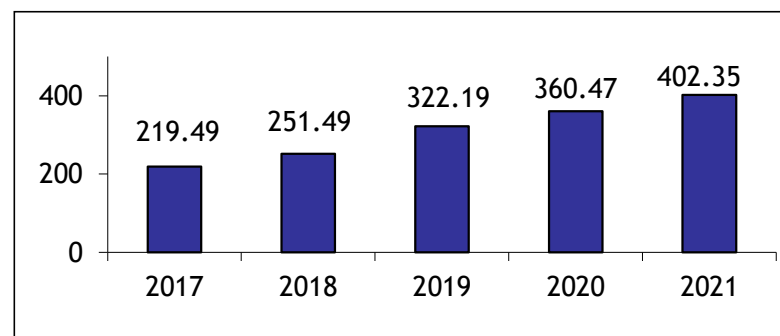
* For 2019, 2020 & 2021 ECL Provisions of Stage 1,2 and 3

Update – last 5 years

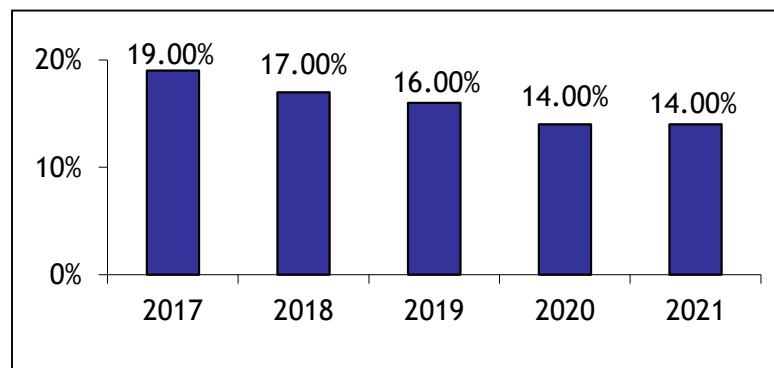
EPS (Rs) (Rs 2/- pd up)



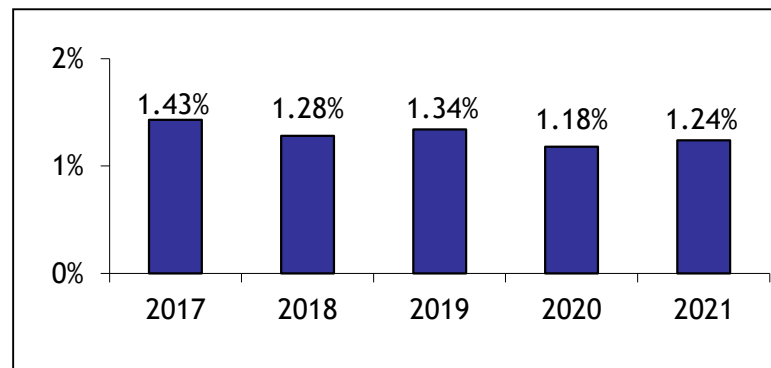
Book Value (Rs)(Rs 2/- pd up)



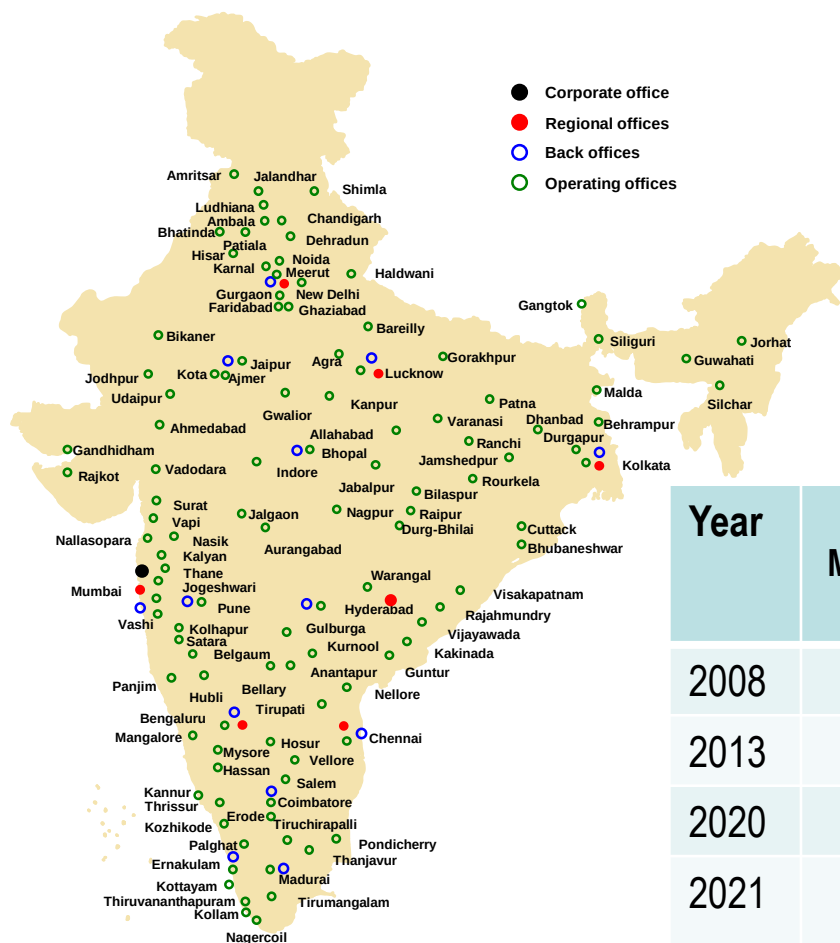
Return on Avg Equity



Return on Avg Loan Assets



Large geographic presence

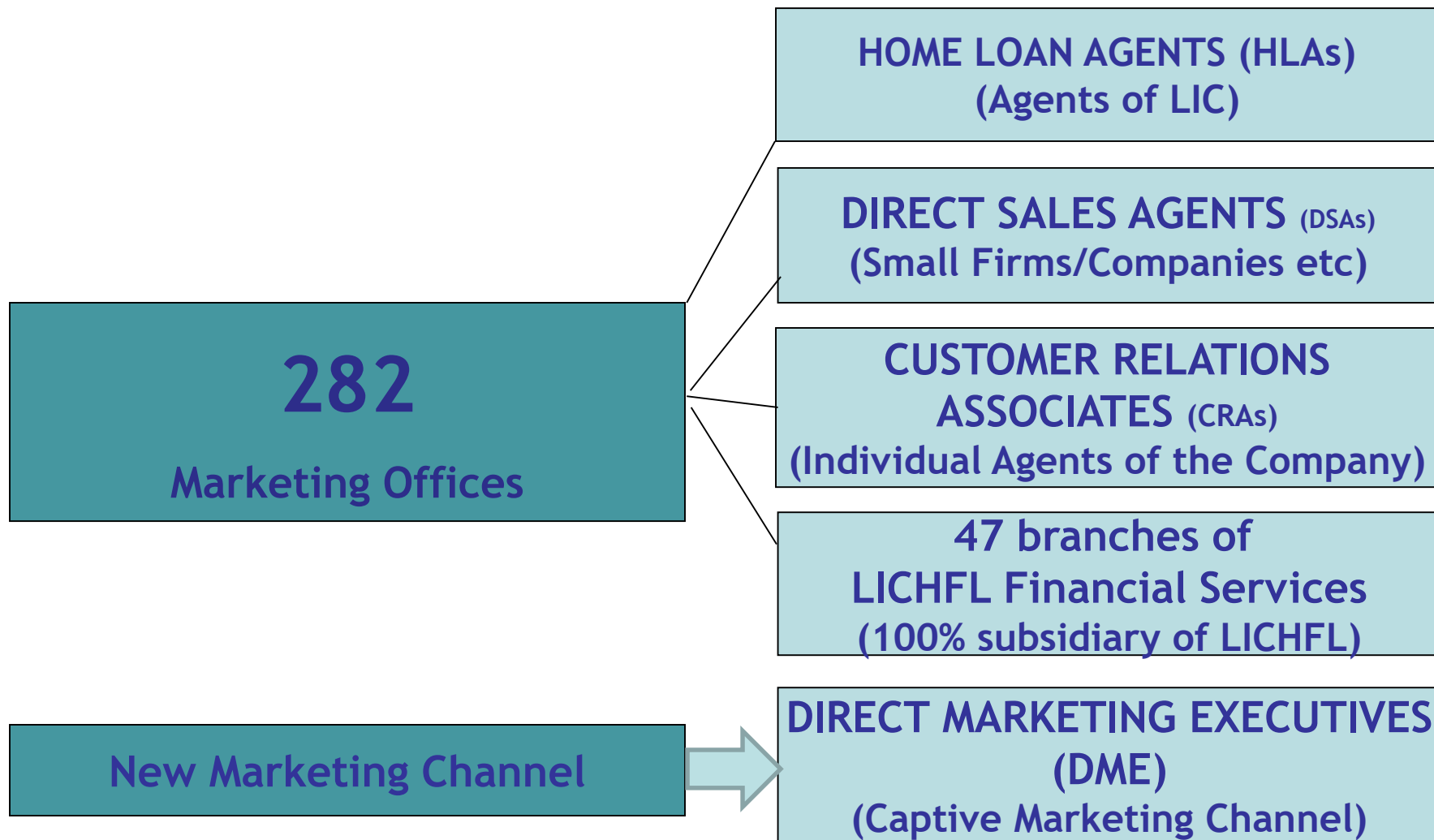


- 9 Regional Offices
- 24 Back Offices
- 282 Marketing Offices
- Rep offices in Dubai & Kuwait
- Coverage of more than 450 centers
- 2471 Employees

Widening footprint...improved efficiencies

Year	No of Marketing Offices	No of Back offices	No of Regional Offices	No of Employees	Lon Portfolio Rs cr
2008	125	14	6	985	21936
2013	194	16	7	1446	77812
2020	282	24	9	2392	210578
2021	282	24	9	2427	232003

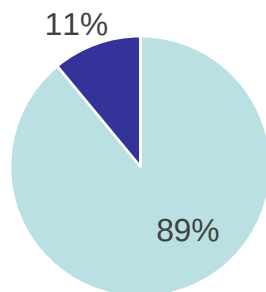
Distribution Network



*Online Loan approvals during Q2 FY22 were Rs.5872 Cr

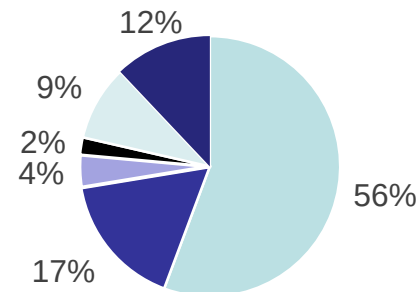
Origination Pattern & Average Ticket Size

Customer Type (No.)



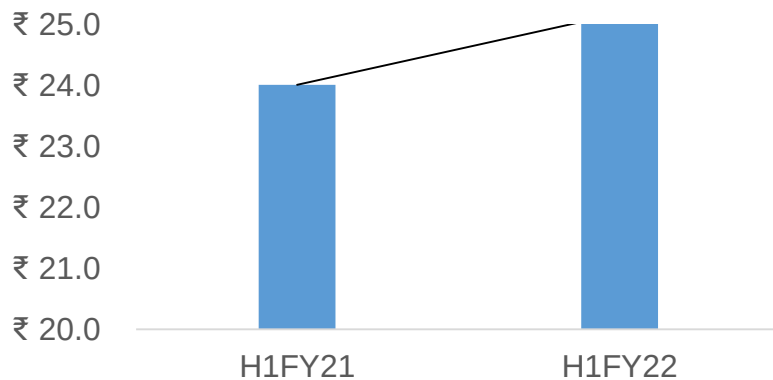
■ Salaried ■ Self Employed

Originations by source

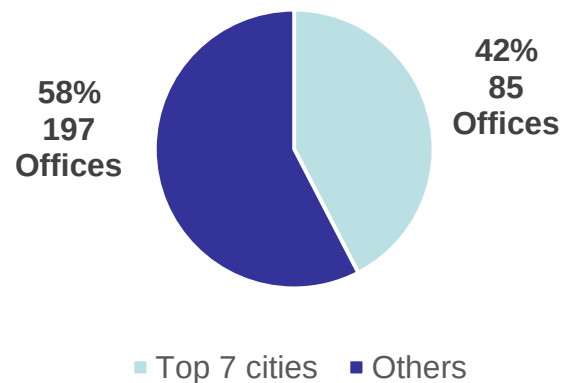


■ HLA ■ DSA ■ CRA ■ DME ■ DIRECT ■ LICHFLFSL

Incremental Ticket Size
(Rs lacs)

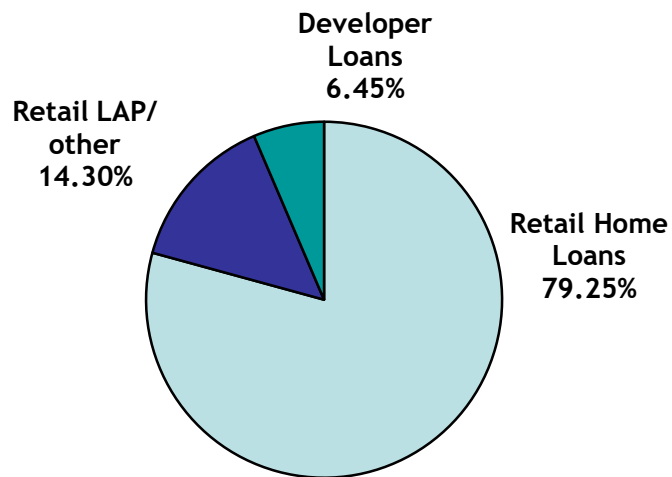


Top 7 cities & Others



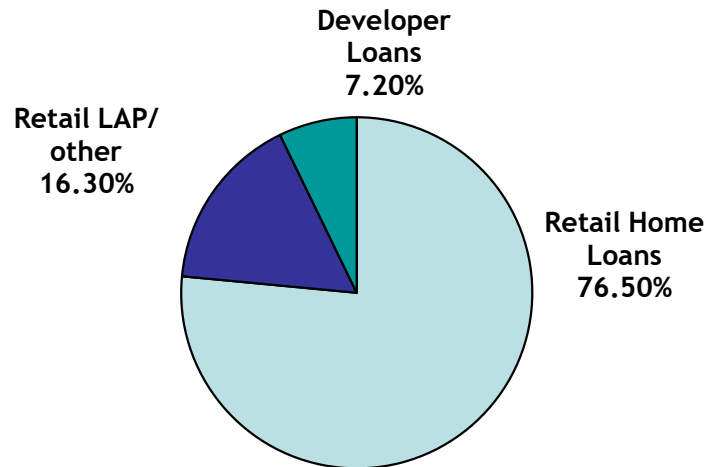
■ Top 7 cities ■ Others

Loan Book Composition



30.09.2021

O/s Portfolio Rs. 237660 cr



30.09.2020

O/s Portfolio Rs. 213349 cr

Individual Loans – Portfolio Stats

Pure Floating Rate Loans To Outstanding Portfolio

As of FY 20	92%
As of FY 21	97%
As of H1FY22	98%

Loan To Value Ratio On Incremental Sanctions

As of FY 20	49%
As of FY 21	48%
For H1FY22	50%

Prepayment Lump Sum/ opening book

As of FY 20	10.1%
As of FY 21	10.8%
For H1FY22	9.9%

Installment to Net Income Ratio On Incremental Sanctions

As of FY 20	31.00%
As of FY 21	29.00%
For H1FY22	30.00%

Financial Highlights- Q2

	Q2 FY 2022	Q2 FY 2021
Return on Average Equity (%)	4.60%	16.3%
Return on Average Assets (%)	0.42%	1.5%
Earnings per share (on Rs 2 pd up)	4.51	15.67
Capital Adequacy Ratio	March 2021	Sept 2020
Tier I	13.87	13.07
Tier II	1.40	1.43
Total	15.28	14.49

Executive Summary-Q2/FY22

	Var	Q2 FY22 (Rs. Cr)	Q2 FY21 (Rs. Cr)	Var	H1 FY22 (Rs. Cr)	H1 FY21 (Rs. Cr)
Revenue from Operations	(5.25%)	4708.01	4969.03	(4.09%)	9565.12	9972.74
Finance cost	(5.29%)	3504.29	3700.19	(5.53%)	7051.79	7464.66
Net Interest Income	(5.25%)	1172.94	1237.97	(0.12%)	2455.68	2458.58
Impairment on Financial Instruments and Net Loss on De-recognition of Financial Instruments		639.15	110.90		1473.79	169.55
<u>Profit before Tax</u>	(69.39%)	308.95	1009.26	(75.24%)	501.88	2026.93
Tax Expense	(72.02%)	61.09	218.36	(75.97%)	100.58	418.55
<u>Net Profit</u>	(68.66%)	247.86	790.90	(75.05%)	401.30	1608.38 ¹⁴

Executive Summary-Q2/FY22

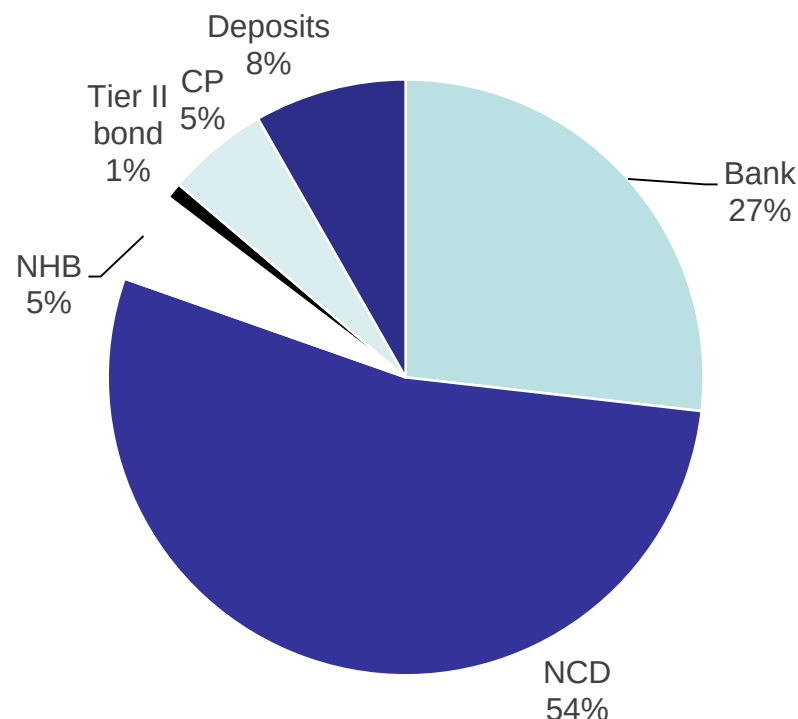
	<i>Var</i>	Q2 FY22 (Rs. Cr)	Q2 FY21 (Rs. Cr)	<i>Var</i>	H1 FY22 (Rs. Cr)	H1 FY21 (Rs. Cr)
Disbursements						
Individual	35%	15757	11640	61%	24172	15042
Project	(56%)	353	803	(38%)	590	962
Total	29%	16110	12443	55%	24762	16004
Outstanding Portfolio						
Individual				12%	222365	197986
Project				(0.45%)	15295	15363
<u>Total</u>				11%	237660	213349
Net Interest Margins(%)		2.00%	2.34%		2.09%	2.32%
Outstanding Liabilities				10%	209090	190279
Weighted average cost of funds					6.76%	7.61%
Yield on advances annualised					8.72%	9.82%
Spreads					1.96%	2.21%

Liability Profile

as on 30.09.2021

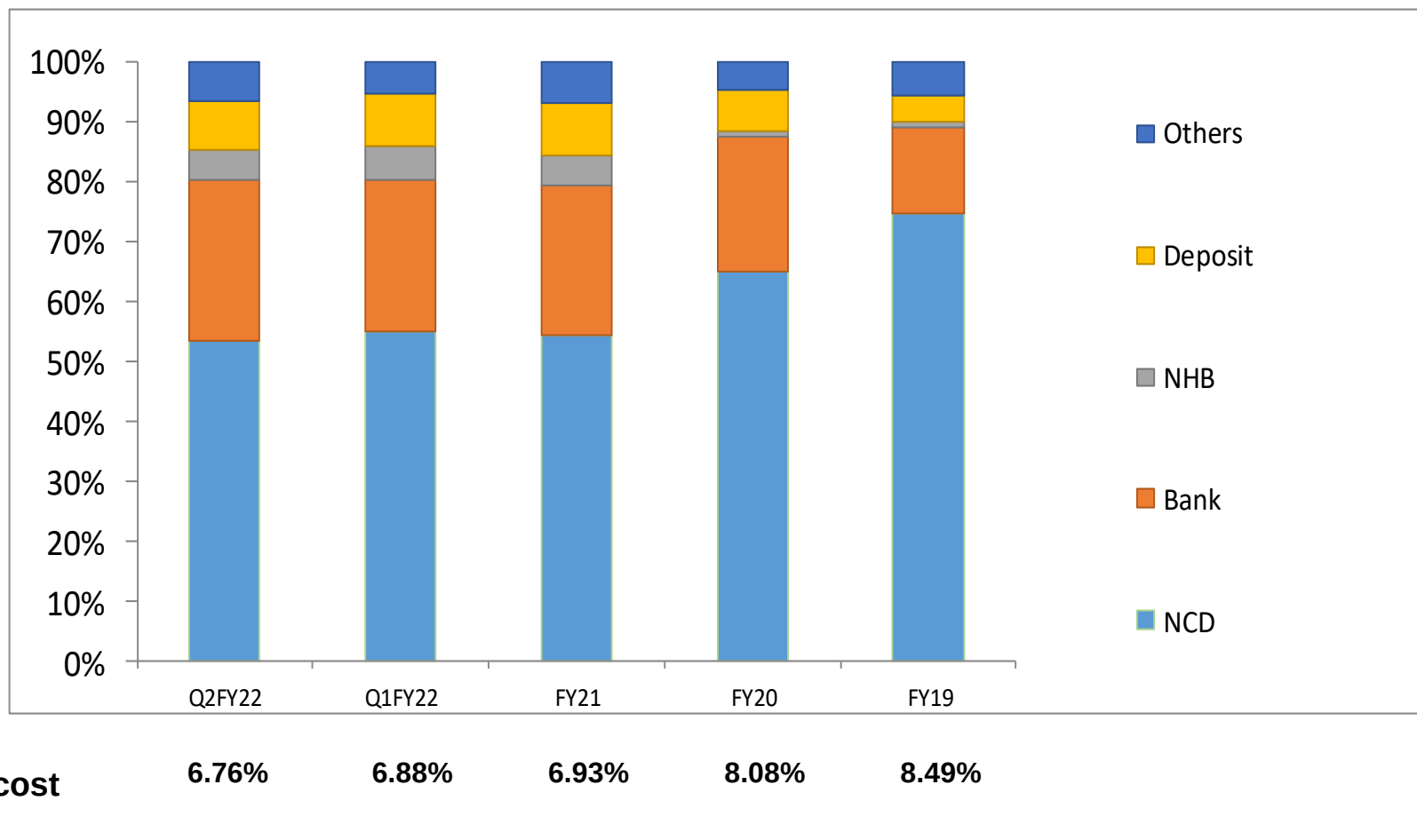
Source	Wtd Avg Cost (%)
Banks & Institutions	5.80%
National Housing Bank	5.69%
Non Convertible Debenture	7.69%
Tier II Bond	7.30%
Commercial Paper	4.10%
Deposits	6.21%
Total	6.76%

Outstanding Borrowings – Rs. 209090 cr

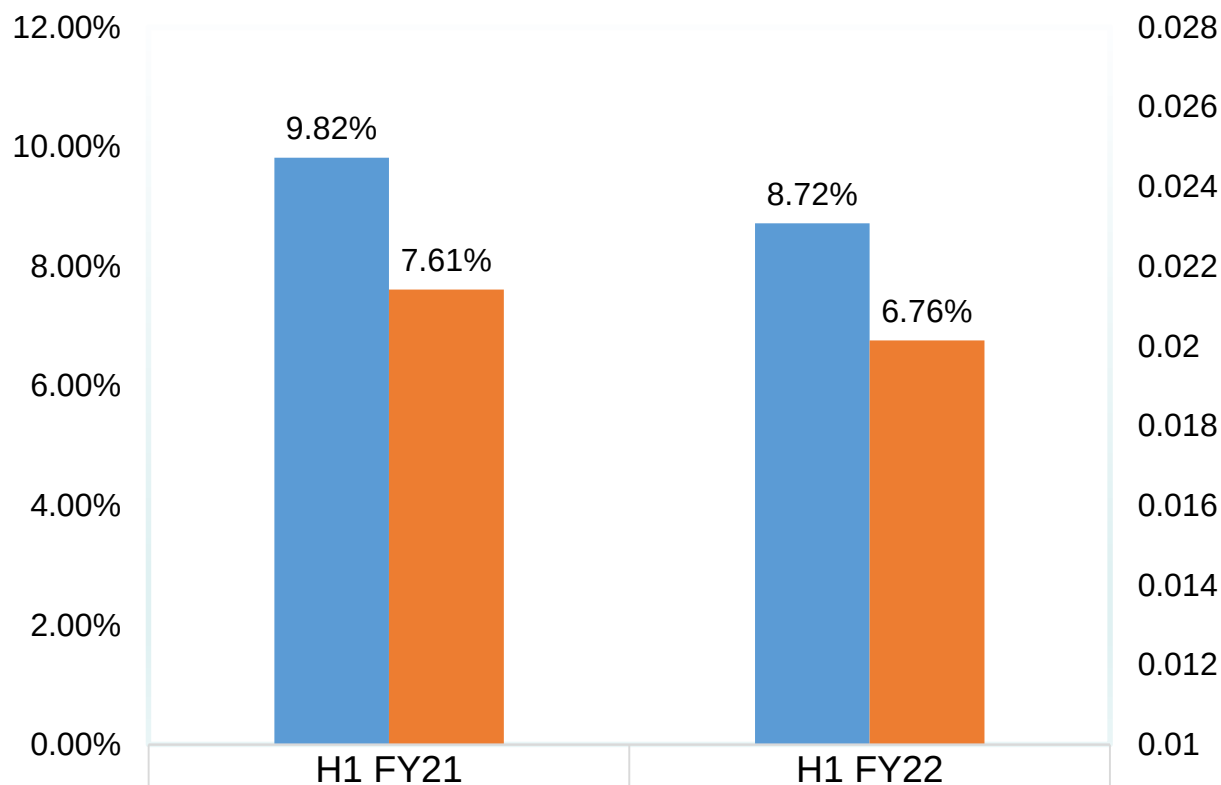


During Q2 FY22, Incremental Cost of funds was 4.90%

Change in Liability Mix- last 4 yrs

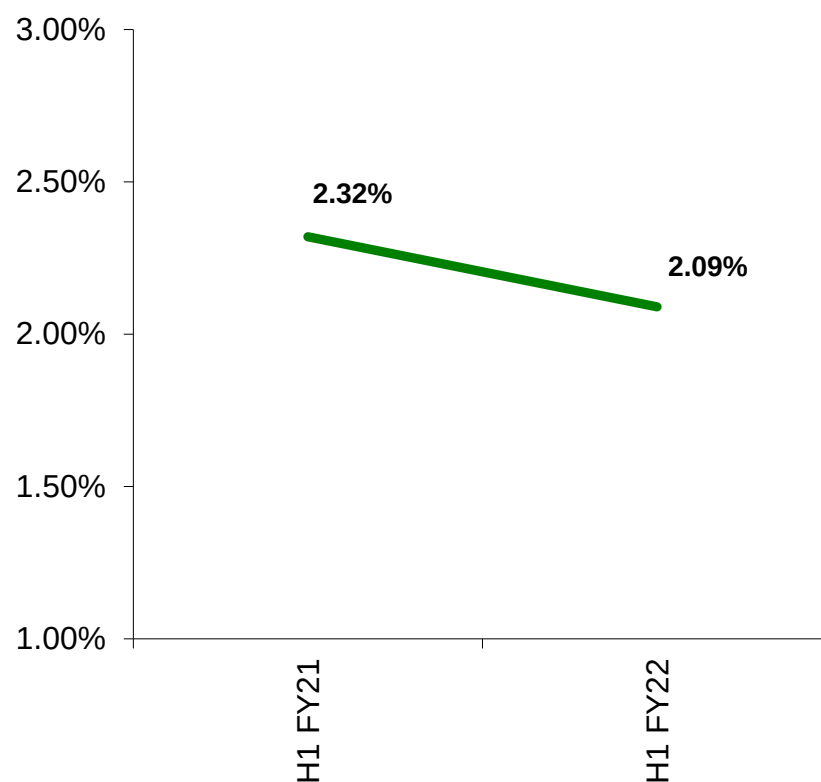
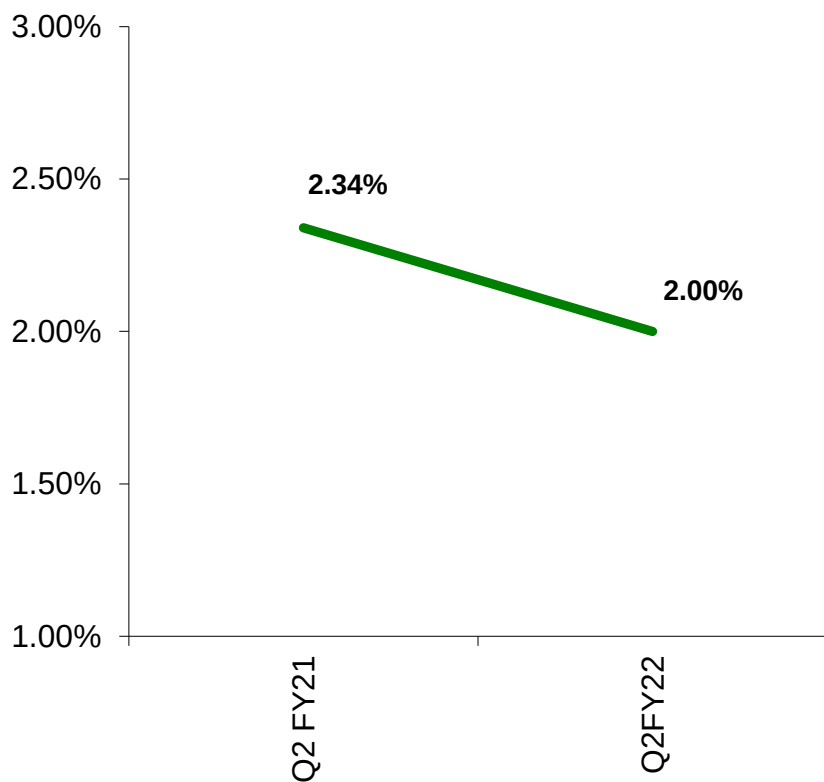


Yield & Cost of Funds on portfolio



■ Yield on Advances on Portfolio	H1 FY21	H1 FY22
	9.82%	8.72%
■ Wtd Avg cost of funds on Total Borrowed Funds	H1 FY21	H1 FY22
	7.61%	6.76%

NIMs



Classification of Assets

Exposure At Default %	September-21	September-20
Stage 1	90.44%	95.89%
Stage 2	4.42%	1.32%
Stage 3	5.14%	2.79%
Total	100%	100%
ECL Provision	September-21	September-20
Stage 1	Rs. 40.83 cr	Rs. 0.13 cr
Stage 2	Rs. 19.55 cr	Rs. 0.05 cr
Stage 3	Rs. 5294.52 cr	Rs. 2771.74 cr

Thank you

DISCLAIMER

This presentation is made purely for information. We have attempted to provide relevant information which we believe will help in knowing the Company. The users may use their own judgment and are advised to make their own calculations before deciding on any matter based on the information given herein.

While every care is taken to verify the accuracy of the information given in this presentation, neither the Company nor its officials would in any way be liable for any action taken or not taken by the viewers or the users of this presentation or for any claims, losses etc.